

UNITED STATES BANKRUPTCY COURT

Western District of Washington
700 Stewart St, Room 6301
Seattle, WA 98101

In Re:

Jo-Ann Rose

Debtor(s).

Case Number: 08-18763-KAO

Chapter: 7

**NOTICE OF REQUIREMENT TO FILE A CERTIFICATE OF COMPLETION OF COURSE IN
PERSONAL FINANCIAL MANAGEMENT**

You are notified that, subject to limited exceptions, debtor(s) must complete an instructional course in personal financial management and file with the court an Official Form 23, Certification of Completion of a Course in Personal Financial Management **OR** a Certificate of Debtor Education in order for debtor(s) to receive a discharge under chapter 7 (11 U.S.C. § 727). **The Financial Management course is in addition to the Credit Counseling that the debtor(s) received prior to filing the petition.**

Chapter 7 debtor(s) must file the Official Form 23 **OR** the Certificate of Debtor Education within 45 days after the first date set for the § 341 meeting of creditors, pursuant to Interim Fed.R.Bankr.P. 1007(c). If a joint petition is filed, each spouse must complete and file a separate certification.

If you are exempt from the requirement of completing a financial management course under U.S.C. § 109(h)(4), you must file Official Form 23 and describe the reason for the exemption. The court will notify you of the date, time and place of a hearing to determine if you will be granted an exemption.

Unless you are exempt from the requirement (as described in the preceding paragraph), failure to file the Official Form 23 that includes the certificate number from the Certificate of Completion of a Financial Management Course **OR** the Certificate of Debtor Education will result in the case being closed without an entry of discharge. If the debtor(s) subsequently files a Motion to Reopen the Case to allow for the filing of the Official Form 23 **OR** the Certificate of Debtor Education, the debtor(s) must pay the full reopening fee due for the filing of the motion.

Dated: February 3, 2009

Mark L. Hatcher
Clerk of the Bankruptcy Court

By: Janet Fortmann
Deputy Clerk

CERTIFICATE OF NOTICE

District/off: 0981-2
Case: 08-18763

User: janetf
Form ID: finmgt7

Page 1 of 1
Total Served: 1

Date Rcvd: Feb 03, 2009

The following entities were served by first class mail on Feb 05, 2009.
db +Jo-Ann Rose, PO Box 84454, Seattle, WA 98124-5754

The following entities were served by electronic transmission.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 05, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.